

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

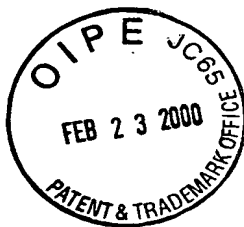
Julie A. Geschwender

Serial No.: 09/425,471

Filed: October 22, 1999

For: SYSTEM AND METHOD FOR DETECTING  
PURCHASING CARD FRAUD

Attorney Docket No.: FDC 0136 PUS



Group Art Unit: 2767

Examiner:

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**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.97(b)(3)**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08A are being submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(3), i.e., before the mailing date of a first Office Action on the merits.

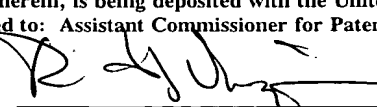
While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

**CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8**

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on:

February 17, 2000  
Date of Deposit

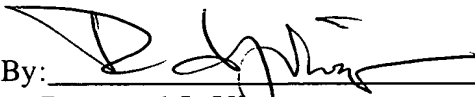
Raymond J. Vivacqua  
Name of Person Signing

  
Signature

A copy of each reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

**Julie A. Geschwender**

By:   
Raymond J. Vivacqua  
Reg. No. 45,369  
Attorney/Agent for Applicant

Date: February 17, 2000

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